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Official Form 1 (1/08)		<u>Documer</u>	nt	Pa	ige 1 of	44	<u> </u>		
	United State							Voluntary	Petition
NO	RTHERN DISTR	RICT OF II	LLIN	OIS	!				
Name of Debtor (if individual, enter Last, First, M	iddle):			Nar	ne of Joint Do	ebtor (Spou	se)(Last, First, Midd	ille):	
Rodriguez, Jr. William A.  All Other Names used by the Debtor in the la		A11	Other Names	used by the	Joint Debtor in	the last 8 years			
(include married, maiden, and trade names): <b>NONE</b>					lude married, m			ine lust o years	
Last four digits of Soc. Sec. or Indvidual-Taxpayer I	.D. (ITIN) No./Compl	ete EIN			_		vidual-Taxpayer I	.D. (ITIN) No./Comple	ete EIN
(if more than one, state all): <b>0874</b> Street Address of Debtor (No. & Street, City	, and State):			_	ore than one, stat eet Address of		(No. & Stre	et, City, and State):	
1534 South 61st Avenue									
Cicero IL		ZIPCODE <b>60804-1</b>	663						ZIPCODE
County of Residence or of the Principal Place of Business: Cook		00004 1	003		inty of Reside				
Mailing Address of Debtor (if different from s	street address):				iling Address		or (if differen	nt from street address):	
SAME									
		ZIPCODE							ZIPCODE
Location of Principal Assets of Business Deb (if different from street address above): <b>NOT API</b>	tor P <b>LICABLE</b>								ZIPCODE
Type of Debtor (Form of organization)	Nature (	of Business	3			Chapter of the Petition		ode Under Which (Check one box)	<u> </u>
(Check <b>one</b> box.)	Health Care Bus	<i>'</i>		⊳	Chapter 7		`	hapter 15 Petition fo	or Recognition
☐ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.	Single Asset Re	al Estate as defir	ned		Chapter 9			of a Foreign Main Pr	
Corporation (includes LLC and LLP)	in 11 U.S.C. § 1	01 (51B)			Chapter 1		Пс	hapter 15 Petition fo	or Recognition
Partnership	Railroad				Chapter 1 Chapter 1			f a Foreign Nonmain	
Other (if debtor is not one of the above	Stockbroker				_ cimpter i	Nature of	Debts (Che	eck one box)	
entities, check this box and state type of	Commodity Bro	ker		$\boxtimes$			umer debts, defi		ts are primarily
entity below	Clearing Bank Other						"incurred by ar		ness debts.
					or househol		personal, fami	ıy,	
	Tax-Exe (Check box	mpt Entity , if applicable.)	7			Chap	ter 11 Debtor	s:	
	Debtor is a tax-e				ck one box:	11.1	1.6 1: 11:	H.C.C. 8 101/51D)	
		f the United Stat nal Revenue Cod						U.S.C. § 101(51D). ined in 11 U.S.C. §	101(51D).
Filing Fee (Check	one box)			Che	ck if:				
X Full Filing Fee attached				Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.					
Filing Fee to be paid in installments (applicable signed application for the court's consideration c				10	insiders or a	imates) are i	ess than \$2,190	J,000.	
to pay fee except in installments. Rule 1006(b).				Check all applicable boxes:					
Filing Fee waiver requested (applicable to chapt	er 7 individuals only).	Must attach		A plan is being filed with this petition					
signed application for the court's consideration. S	See Offi cial Form 3B.				-	-		petition from one or: U.S.C. § 1126(b).	more
Shadindia NA Janiniahan dia Tafanan dia a				,	masses of cree	intors, in acco	ituance with 11	- TI	COURT USE ONLY
Statistical/Administrative Information  Debtor estimates that funds will be available for	er distribution to unseen	rad craditors						THIS STACE IS FOR	COOKI OSE ONEI
Debtor estimates that, after any exempt propert			ses paid	there	will be no fund	ls available for			
distribution to unsecured creditors.				,					
Estimated Number of Creditors	П		П						
1-49 50-99 100-199 200-9		5,001- 10,000	10,001- 25,000	-	25,001- 50,000	50,001- 100,000	Over 100,000		
Estimated Assets	· · · · · · · · · · · · · · · · · · ·							1	
\$0 to \$50,001 to \$100,001 to \$500,000 to \$		\$10,000,001	\$50,000		\$100,000,001	\$500,000,001	More than		
\$50,000 \$100,000 \$500,000 to \$1 millio	to \$10 n million	to \$50 million	to \$100 million		to \$500 million	to \$1 billion	\$1 billion		
Estimated Liabilities	П		П			П			
\$0 to \$50,001 to \$100,001 to \$500,000 to \$1	001 \$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000 to \$100		\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion		
### ##################################		million	million		million	91 0411011	<del></del>		

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Voluntary Petition	Name of Debtor(s):		, 8			
(This page must be completed and filed in every case)	William A. Rodrigu	ez, Jr.				
All Prior Bankruptcy Cases Filed Within Last 8 Yo	ears (If more than two, attach ad	lditional sheet)				
Location Where Filed:	Case Number:	Date Filed:				
NONE  Location Where Filed:	Case Number:	Date Filed:				
Location where thee.	Case Number.	Date Fried.				
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	<b>Tthis Debtor</b> (If more than	one, attach additional sheet)				
Name of Debtor:	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)  Exhibit A is attached and made a part of this petition		or she] may proceed under chapter and have explained the relief avail t I have delivered to the debtor the	7, 11, 12 lable under			
Does the debtor own or have possession of any property that poses or is alleg or safety?  Yes, and exhibit C is attached and made a part of this petition. No	Exhibit C ged to pose a threat of imminent and identi	ifiable harm to public health				
(To be completed by every individual debtor. If a joint petition is filed, each	Exhibit D spouse must complete and attach a separa	ate Exhibit D.)				
Exhibit D completed and signed by the debtor is attached and made If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached a	•					
	Regarding the Debtor - Venue					
Debtor has been domiciled or has had a residence, principal place of bus		or 180 days immediately				
preceding the date of this petition or for a longer part of such 180 days the There is a bankruptcy case concerning debtor's affiliate, general partner,						
Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States but is a defenda the interests of the parties will be served in regard to the relief sought in	business or principal assets in the United S int in an action proceeding [in a federal or					
	Resides as a Tenant of Residential Pro	operty				
Landlord has a judgment against the debtor for possession of debtor	applicable boxes.) or's residence. (If box checked, complete the	ne following.)				
	(Name of landlord that obtained	ed judgment)				
	(Address of landlord)					
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession						
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due during the	ne 30-day				
☐ Debtor certifies that he/she has served the Landlord with this certif	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).					

Official Form 1 (1/08) Docum	
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	William A. Rodriguez, Jr.
	Signatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
declare under penalty of perjury that the information provided in this petition is true and correct.  If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)
If no attorney represents me and no bankruptcy petition preparer igns the petition] I have obtained and read the notice required by 1 U.S.C. §342(b)	☐ I request relief in accordance with chapter 15 of title 11, United States  Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ William A. Rodriguez, Jr.	-   x
Signature of Debtor	(Signature of Foreign Representative)
Signature of Joint Debtor	(Printed name of Foreign Representative)
Telephone Number (if not represented by attorney)	08/18/2008
08/18/2008 Date	(Date)
X /s/ Marlin E. Kirby Signature of Attorney for Debtor(s)  Marlin E. Kirby 6203394  Printed Name of Attorney for Debtor(s)  Law Office of Marlin E. Kirby Firm Name  675 West Lake Street  Address  Suite 136  Oak Park IL 60301-1473	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
708-848-0510	Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number  08/18/2008  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership) declare under penalty of perjury that the information provided in nis petition is true and correct, and that I have been authorized to ille this petition on behalf of the debtor.	X  Date Signature of bankruptcy petition preparer or officer, principal, responsible
the debtor requests the relief in accordance with the chapter of title 1, United States Code, specified in this petition.	person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Signature of Authorized Individual	— Indian maryidaan.
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual 08/18/2008	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.
,,	Imprisonment or poin     U N C

Date

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re	William A.	Rodriguez,	Jr.			Case No. Chapter	7	
-		De	ebtor(s)		_			

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Page 5 of 44 Document 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ William A. Rodriguez, Jr. Date: 08/18/2008

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B22A (Official Form 22A) (Chapter 7) (01/08)

In re William A. Rodriguez, Jr.	According to the calculations required by this statement:  The presumption arises.
Debtor(s)	☑ The presumption does not arise.
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(If known)	

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VET	TERANS AND NON-CONSUMER D	<b>EBTORS</b>					
1Δ	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.							
The last of the l								
1B	If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.							
	Declaration of non-consumer debts. By checking this box,	I declare that my debts are not primarily consumer	debts.					
	Part II. CALCULATION OF MONTHLY	INCOME FOR § 707(b)(7) EXCLU	JSION					
	Marital/filing status. Check the box that applies and complete the a.  Unmarried. Complete only Column A ("Debtor's Income	balance of this part of this statement as directed. ") for Lines 3-11.						
	b. Married, not filing jointly, with declaration of separate housely penalty of perjury: "My spouse and I are legally separated under ap living apart other than for the purpose of evading the requirements Complete only Column A ("Debtor's Income") for Lines 3-11.	plicable non-bankruptcy law or my spouse and I ar	e					
2	c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above.  Complete both  Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.							
	d. Married, filing jointly. Complete both Column A ("Debtor Lines 3-11.	•	") for					
	All figures must reflect average monthly income received from all s months prior to filing the bankruptcy case, ending on the last day of		Column A	Column B				
	of monthly income varied during the six months, you must divide the result on the appropriate line.	e six month total by six, and enter the	Debtor's Income	Spouse's Income				
3	Gross wages, salary, tips, bonuses, overtime, commissions.		\$5,000.00	\$				
4	Income from the operation of a business, profession, or farm.  Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.  Do not include any part of the business expenses entered on Line b as a deduction in Part V.							
	a. Gross receipts	\$0.00						
	b. Ordinary and necessary business expenses	\$0.00	\$0.00	\$				
	c. Business income	Subtract Line b from Line a						
	Rent and other real property income. Subtract Line b from in the appropriate column(s) of Line 5. Do not enter a number less any part of the operating expenses entered on Line b as a de							
5	a. Gross receipts	\$0.00	$\exists$					
	b. Ordinary and necessary operating expenses	\$0.00	7					
	c. Rent and other real property income	Subtract Line b from Line a	\$0.00	\$				
6	Interest, dividends, and royalties.		\$0.00	\$				

B22A (Official Form 22A) (Chapter 7) (01/08) - Cont. 2									
7	Pension and retirement income.	\$0.00	\$						
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.  Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is icompleted.	\$0.00	\$						
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:								
	Unemployment compensation claimed to be a benefit under the Social Security Act  Debtor \$0.00  Spouse \$	\$0.00	\$						
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.								
	a. 0								
	b. 0								
	Total and enter on Line 10	\$0.00	\$						
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$5,000.00	\$						
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A. \$5,000.00								

Part III. APPLICATION OF § 707(b)(7) EXCLUSION							
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$60,000.00					
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  a. Enter debtor's state of residence: <a href="LLLINOIS">ILLINOIS</a> b. Enter debtor's household size: <a href="www.usdoj.gov/ust/">2</a>	\$54,979.00					
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed.  The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.  The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.						

## Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)									
16									
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.								
17	a.	\$0.00							
	b.	\$0.00							
	c. \$0.00								
	Total and enter	on Line 17	\$0.00						

Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.

\$5,000.00

		Part V. CALCU	JLATION O	F DE	EDUCTIONS FROM	INCOME			
		Subpart A: Deductions u	nder Stand	ards	of the Internal Rev	venue Se	rvice (IRS)		
19A	National Standards: food, clothing, and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)								
19B	Healt Care of the and e of ho total a	conal Standards: health care. Ent th Care for persons under 65 years of age, for persons 65 years of age or older. (This e bankruptcy court.) Enter in Line b1 the nu- enter in Line b2 the number of members of usehold members must be the same as the amount for household members under 65, amount for household members 65 and old th care amount, and enter the result in Line	and in Line a2 the information is a sumber of member your household to enumber stated and enter the resider, and enter the	ne IRS vailabl rs of y who a in Line sult in	e at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> our household who are under re 65 years of age or older. (Te 14b.) Multiply Line a1 by Lin Line c1. Multiply Line a2 by L	of-Pocket Heat or from the coar 65 years of a The total numbene b1 to obtain Line b2 to obtain	alth Jerk Ige, Jer I a in a		
	Household members under 65 years of age			Но	usehold members 65 years	s of age or o	der		
	a1.	Allowance per member	\$54.00	a2.	Allowance per member		\$144.00		
	b1.	Number of members	0	b2.	Number of members		0		
	c1.	Subtotal	\$0.00	c2.	Subtotal		\$0.00	\$0.00	
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).  Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line							\$497.00	
20B	42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.  a. IRS Housing and Utilities Standards; mortgage/rental expense \$1,134.00					_			
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 \$0.00  c. Net mortgage/rental expense Subtract Line b from Line a.							<del> </del>	
		home, if any, as stated in Line 42				\$0.00	b from Line a.	\$1,134.00	
21	C. Loca	home, if any, as stated in Line 42	secured by your  ustment. te the allowance itional amount to	If you to whi	contend that the process set	\$0.00 Subtract Line t out in IRS	b from Line a.	\$1,134.00	
21	Loca Lines Hous state	home, if any, as stated in Line 42  Net mortgage/rental expense  al Standards: housing and utilities; adjusted as 20A and 20B does not accurately compusing and Utilities Standards, enter any add	ustment. te the allowance itional amount to below:	If you to whi which	contend that the process set ch you are entitled under the you contend you are entitled,	\$0.00 Subtract Line t out in IRS , and	b from Line a.	7	
21 22A	Loca Lines Hous state  Loca You opers Chece expee  1 f you If you Tran	home, if any, as stated in Line 42  Net mortgage/rental expense  al Standards: housing and utilities; adjusted as 20A and 20B does not accurately compusing and Utilities Standards, enter any adduct the basis for your contention in the space al Standards: transportation; vehicle of are entitled to an expense allowance in this	ustment.  Ite the allowance itional amount to below:  peration/public is category regard you use public trainly the operating er household experies a Transportation. A the "Operating nicles in the appli	If you to which which transpless o anspor xpens amount Costs cable	contend that the process set ch you are entitled under the you contend you are entitled,  portation expense. If whether you pay the expensitation.  es or for which the operating in Line 8.  Int from IRS Local Standards: " amount from IRS Local Standards Statistical Area of	\$0.00 Subtract Line t out in IRS , and ses of Transportation		7	

		, , , , , , , , , , , , , , , , , , , ,							
	of v	al Standards: transportation ownership/lease expense; Vehicle ehicles for which you claim an ownership/lease expense. (You may no ense for more than two vehicles.)		eck the number nership/lease					
	⊠ 1	2 or more.							
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23.  Do not enter an amount less than zero.								
	a. IRS Transportation Standards, Ownership Costs \$478.00								
	b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 \$0.00								
	C.	Net ownership/lease expense for Vehicle 1		e b from Line a.					
24	Local Standards: transportation ownership/lease expense; Vehicle 2.  Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs \$0.00  b. Average Monthly Payment for any debts secured by Vehicle 2,								
	C.	as stated in Line 42  Net ownership/lease expense for Vehicle 2		\$0.00 Subtract Line b from Line a.	\$0.00				
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social-security taxes, and Medicare taxes.  Do not include real estate or sales taxes.								
26	Other Necessary Expenses: mandatory payroll deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs.  Do not include discretionary amounts, such as voluntary 401(k) contributions.								
27	pay	ner Necessary Expenses: life insurance. Enter total avera for term life insurance for yourself. Do not include premiums for whole life or for any other form of insurance.		emiums that you actually on your dependents,	\$0.00				
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required								
29	Other Necessary Expenses: education for employment or for a physically or mentally  challenged child  Enter the total average monthly amount that you actually expend for education that is a								
30		• •	•	unt that you actually expend on other educational payments.	\$75.00				
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health								
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service such as								
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32 \$6,199								

22A (O		ase 08-21598 Doc Form 22A) (Chapter 7) (01/08)	c 1 Filed 08/18/08 E - conf. Page 1	ntered 08/18/08 ge 10 of 44	01:55:00	Desc Mai	n 5	
Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32								
			nce and Health Savings Account later are reasonably necessary for your		he monthly expe	enses in the		
	a.	Health Insurance				7		
	b.	Disability Insurance	\$0.00			_		
	C.	Health Savings Account	\$0.00 \$0.00			-		
34	-		\$0.00			_	00.00	
	If you	e below:	s total amount, state your actual to	otal average monthly expe	nditures in the		\$0.00	
			e of household or family member					
35			ue to pay for the reasonable and necenter of your household or member of					
	•	to pay for such expenses.					\$0.00	
36	incurre		Enter the total average reast family under the Family Violence Prere of these expenses is required to be	evention and Services Act	or	you actually	\$0.00	
37	Local S provid	Standards for Housing and Utili le your case trustee with doc	otal average monthly amount, in exce- ties, that you actually expend for hom umentation of your actual expens already accounted for in the IRS	ne energy costs. You ses, and you must demo	must		\$0.00	
38	you ac second with d	dary school by your dependent ocumentation of your actual	t children less than 18. Enter .50 per child, for attendance at a privious children less than 18 years of age. expenses, and you must explain already accounted for in the IRS	You must provide you why the amount claime	r case trustee		\$0.00	
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.						\$0.00	
40		nued charitable contributions f cash or financial instruments	Enter the amount that you was a charitable organization as define	vill continue to contribute d in 26 U.S.C. § 170(c)(1	in the )-(2).		\$0.00	
41	Total	Additional Expense Deduction	ons under § 707(b). Enter the to	otal of Lines 34 through 40	)		\$0.00	
			Subpart C: Deductions f	or Debt Pavment				
	Future payments on secured claims. For each of your debts that is secured by an interest in you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.  Name of Creditor Property Securing the Debt Average Does payment							
42				Monthly Payment	include ta or insurar			
"上	a.			\$0.00	☐ yes	□no		
	b.			\$0.00	•	no		
	C.			\$0.00	-	no		
	d.			\$0.00	☐ yes	□no		
	e.			\$0.00	yes	□no		

Total: Add Lines a - e

\$0.00

	reside you m in add would	ay include in your deduction lition to the payments listed in include any sums in default	ims. If any of the debts listed in r property necessary for your support or 1/60th of any amount (the "cure amount Line 42, in order to maintain possession that must be paid in order to avoid repowing chart. If necessary, list additional expressions are supported by the content of the conte	t") that you must pay the creditor on of the property. The cure amount ssession or foreclosure. List and			
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount			
43	a.	Americredit	2001 Dodge Dakota	\$37.38			
	b.			\$0.00			
	C.			\$0.00			
	d.			\$0.00			
	e.			\$0.00			
				Total: Add Lines a - e	\$37.38		
44	as prid	ot include current obligation	imony claims, for which you were liable ons, such as those set out in Line 28	· · · · · · · · · · · · · · · · · · ·	\$0.00		
	the fol	ter 13 administrative exper llowing chart, multiply the am iistrative expense.	nses. If you are eligible to file a cas lount in line a by the amount in line b, ar	e under Chapter 13, complete nd enter the resulting	_		
	a. Projected average monthly Chapter 13 plan payment. \$525.00						
45	b. Current multiplier for your district as determined under x 0.065 schedules issued by the Executive Office for United States  Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
	C.	Average monthly administr	ative expense of Chapter 13 case	Total: Multiply Lines a and b	\$34.13		
					_		
46	Total	Deductions for Debt Payn	nent. Enter the total of Lines 42 thro	ough 45.	\$71.51		
46	Total	Deductions for Debt Payn	nent. Enter the total of Lines 42 thro		\$71.51		
46		Deductions for Debt Payn of all deductions allowed	Subpart D: Total Deduct		\$71.51 \$6,271.18		
		of all deductions allowed	Subpart D: Total Deduct	ions from Income al of Lines 33, 41, and 46.			
	Total	of all deductions allowed	Subpart D: Total Deduct under § 707(b)(2). Enter the total	ions from Income al of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION			
47	Total	of all deductions allowed  Part V the amount from Line 18 (	Subpart D: Total Deduct under § 707(b)(2). Enter the total  I. DETERMINATION OF §	ions from Income al of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION (2))	\$6,271.18		
47	Total Enter	of all deductions allowed  Part V  the amount from Line 18 ( the amount from Line 47 ( hly disposable income und	Subpart D: Total Deduct under § 707(b)(2). Enter the total  I. DETERMINATION OF §  Current monthly income for § 707(b)  (Total of all deductions allowed under	ions from Income al of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION (2))	\$6,271.18 \$5,000.00		
47 48 49	Enter Enter Montil result 60-ma	of all deductions allowed  Part V  the amount from Line 18 ( the amount from Line 47 ( hly disposable income und	Subpart D: Total Deduct under § 707(b)(2). Enter the total  I. DETERMINATION OF §  Current monthly income for § 707(b)  Total of all deductions allowed under § 707(b)(2). Subtract Line 49	ions from Income al of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION (2))  Pr § 707(b)(2))	\$6,271.18 \$5,000.00 \$6,271.18		
47 48 49 50	Enter Enter Montil result 60-monumbe Initial In The	Part V the amount from Line 18 ( the amount from Line 47 ( hly disposable income une onth disposable income une er 60 and enter the result. I presumption determination the amount on Line 51 is less tatement, and complete the very amount set forth on Line 1 of this statement, and com	Subpart D: Total Deduct under § 707(b)(2). Enter the total II. DETERMINATION OF § Current monthly income for § 707(b) Current monthly inco	ions from Income al of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION (2))  or § 707(b)(2))  from Line 48 and enter the  unt in Line 50 by the  roceed as directed.  The presumption does not arise" at the top of page 1 of the remainder of Part VI. neck the box for "The presumption arises" at the top of any also complete Part VII. Do not complete the remainder	\$6,271.18 \$5,000.00 \$6,271.18 (\$1,271.18) (\$76,270.60)		
47 48 49 50 51	Enter Enter Montil result 60-monumber Initial The this st page 2	of all deductions allowed  Part V  the amount from Line 18 ( the amount from Line 47 ( hly disposable income under 60 and enter the result.  I presumption determination amount on Line 51 is less tatement, and complete the version amount set forth on Line 1 of this statement, and complete amount on Line 51 is at I nes 53 through 55).	Subpart D: Total Deduct under § 707(b)(2). Enter the total  I. DETERMINATION OF § Current monthly income for § 707(b) Current monthly inco	ions from Income al of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION (2))  or § 707(b)(2))  from Line 48 and enter the  unt in Line 50 by the  roceed as directed.  The presumption does not arise" at the top of page 1 of the remainder of Part VI. neck the box for "The presumption arises" at the top of any also complete Part VII. Do not complete the remainder	\$6,271.18 \$5,000.00 \$6,271.18 (\$1,271.18) (\$76,270.60)		
47 48 49 50 51	Enter Enter Montil result 60-monumber Initial Initial The page VI (Lir Enter	Part V  the amount from Line 18 ( the amount from Line 47 ( the amount from Line 47 ( thy disposable income under 60 and enter the result.  I presumption determination amount on Line 51 is less tatement, and complete the version amount on Line 51 is at 1 ( of this statement, and complete the version amount on Line 51 is at 1 ( e amount on Line 51 is at 1 ( e amount on Line 51).  The amount of your total reshold debt payment amount amount amount on Line 51 is at 1 ( e amount on Line 51).	Subpart D: Total Deduct under § 707(b)(2). Enter the total II. DETERMINATION OF § Current monthly income for § 707(b) Current monthly income for § 707(b)(2). Subtract Line 49 Current monthly income for § 707(b)(2). Multiply the amount of the substraction in Part VIII. Do not complete for income than \$10,950. Current monthly income for § 707(b)(2). Current for the place of the pl	ions from Income al of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION (2))  or § 707(b)(2))  from Line 48 and enter the  unt in Line 50 by the  roceed as directed.  The presumption does not arise" at the top of page 1 of the remainder of Part VI. neck the box for "The presumption arises" at the top of any also complete Part VII. Do not complete the remainder	\$6,271.18 \$5,000.00 \$6,271.18 (\$1,271.18) (\$76,270.60)		
47 48 49 50 51 52	Enter Enter Montil result 60-monumbe Initial Integrate The page The VI (Lir Enter	Part V  the amount from Line 18 ( the amount from Line 47 ( the amount from Line 47 ( thy disposable income under 60 and enter the result.  I presumption determination amount on Line 51 is less tatement, and complete the version amount on Line 51 is at 1 ( of this statement, and complete the version amount on Line 51 is at 1 ( e amount on Line 51 is at 1 ( e amount on Line 51).  The amount of your total reshold debt payment amount amount amount on Line 51 is at 1 ( e amount on Line 51).	Subpart D: Total Deduct under § 707(b)(2). Enter the total II. DETERMINATION OF § Current monthly income for § 707(b) Current monthly inco	ions from Income al of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION  (2))  For § 707(b)(2))  If from Line 48 and enter the  Forum Line 50 by the  Froceed as directed.  The presumption does not arise" at the top of page 1 of the remainder of Part VI.  Fineck the box for "The presumption arises" at the top of pay also complete Part VII. Do not complete the remainder  50. Complete the remainder of Part	\$6,271.18 \$5,000.00 \$6,271.18 (\$1,271.18) (\$76,270.60)		

DART VII	ADDITIONAL	EXDENSE	CL AIMS
PARI VII.	AINNIKA		CI MIND

		I AIXI VII.	ADDITIONAL L	AI LITOL OLAINO					
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.								
56		Expense Description		Monthly Amount					
	a.			\$	]				
	b.			\$					
	C.			\$					
		Total: Add Line	es a, b, and c	\$					
			Part VIII: VERIFI	CATION					
		e under penalty of perjury that the informati abtors must sign.)	on provided in this stater	ment is true and correct. (If this a joint case,					
57	Date: _	08/18/2008 Signature: _ 4	/s/ William A.  (Debtor)	Rodriguez, Jr.					
	Date: _	08/18/2008 Signature:	(Joint Debtor if any)						

CORM BEA (Official CASE 08-21598	Doc 1	Filed 08/18/08	Entered 08/18/08 01:55:00	Desc Main
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In re William A. Rodriguez, Jr.	Case No.
Debtor(s)	(if known)

#### SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property  Husband Wife Join Communit	dH eW ntJ yC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
None		<u>-</u>		None
		+		

(Report also on Summary of Schedules.)

No continuation sheets attached

0.00

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In re William A. Rodriguez, Jr.	. Case No.
Debtor(s)	(if known

### SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	0		Husband-	in Property Without Deducting any
	n		Wife- Joint	 Secured Claim or
	е		Community-	Exemption
1. Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank Account Location: In debtor's possession		\$ 950.00
<ol> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> </ol>	X			
4. Household goods and furnishings,		General Household Goods		\$ 500.00
including audio, video, and computer equipment.		Location: In debtor's possession		
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

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In re William A. Rodriguez, Jr.	Case No.				
Debtor(s)	(if know				

## **SCHEDULE B-PERSONAL PROPERTY**

		(Continuation Chect)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n	Н	usband- Wife- Joint-	-W	in Property Without Deducting any Secured Claim or
	е	Com	munity-		Exemption
14. Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other		2001 Dodge Dakota			\$ 2,500.00
vehicles and accessories.		Location: In debtor's possession			
26. Boats, motors, and accessories.	x				
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	x				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	x				

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In re William A. Rodriguez, Jr.	. Case No.
Debtor(s)	(if knowr

## **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

		(Continuation Sneet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n		Husband- Wife- Joint-	W J	in Property Without Deducting any Secured Claim or Exemption
	е		Community-	С	Exemption
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
	1				

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☑ 11 U.S.C. § 522(b) (3)

re William A. Rodriguez, Jr.	Case No.
Debtor(s)	(if known)

## **SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$136,875			
(Check one box)				
□ 11 II S C & 522(b) (2)				

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Bank Account	735 ILCS 5/12-1001(b)	\$ 950.00	\$ 950.00
General Household Goods	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
2001 Dodge Dakota	735 ILCS 5/12-1001(c)	\$ 256.00	\$ 2,500.00

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In re William A. Rodriguez, Jr.	Case No.	
Debtor(s)	<u>-</u>	(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of Lien, and D	as Incurred, Nature Description and Market erty Subject to Lien	Contingent	Unliquidated Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If A	
Account No: 9473  Creditor # : 1  Americredit  801 Cherry St Ste 3900  Fort Worth TX 76102		2002-04- Purchase First Li	Money Security en on 2001 Dodge Debtor intends to rehicle.			\$ 2,244.00	\$	0.00
Account No:		Value:						
Account No:		Value:						
No continuation sheets attached				Subto al of thi To y on las	s page) otal \$	\$ 2,244.00 \$ 2,244.00 (Report also on Summary of	\$	0.0

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) B6E (Official Form 6E) (12/07) 08-21598 Doc 1 Filed 08/18/08 Entered 08/18/08 01:55:00 Desc Main Document Page 19 of 44

In re William A. Rodriguez, Jr.

Debtor(s)

Case No.

(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not

entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C.  $\S$  507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ■ Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

#### Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup>Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re William A. Rodriguez, Jr.	_ ,	Case No.	
Debtor(s)	_		(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Type of Priority for Claims Listed on This Sheet:		Taxes and	(Continuation I Certain Ot.		0	₩€	ed	to Governm	ental Units	•
Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor		Claim was Incurred nsideration for Clai		Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: 0874		Decembe	r 31, 2005					\$ 1,300.00	\$ 1,300.00	\$ 0.00
Creditor # : 1 Internal Revenue Service Mail Stop 5010 CHI 230 South Dearborn Street Chicago IL 60604		Federal	income taxe	5						
Account No:										
Account No:										
Account No:										
Account No:										
Account No:	+									
Sheet No1 of1 continuation sheet	s a	tached		Sul (Total of	bto this	tal pa	<b>\$</b> ge)	1,300.00	1,300.00	0.00
to Schedule of Creditors Holding Priority Claims		(Use only on las	st page of the completed S		<b>Tot</b>	tal Iso	\$ on	1,300.00		
			t page of the completed So stical Summary of Certain	hedule E. If applicat		ерс	ort		1,300.00	0.00

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B6F (Official Form 6F) (12/07)

In re_William A. Rodriguez, Jr.	,	Case No.	
Debtor(s)			(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2538  Creditor # : 1 A G Dermatology Dependon Collection SE 120 W 22ND St., Suite 360 Oak Brook IL 60523		2005-01-01 Medical Bills				\$ 143.00
Account No: 7061  Creditor # : 2 Arrow Financial Services 5996 West Touhy Avenue SMI-0000013221 Niles IL 60714		Arrearage on Executory Contract				\$ 242.00
Account No: 7061  Creditor # : 3 Arrow Financial Services 5996 W. Touhy Avenue Niles IL 60714		2004-03-01 Arrearage on Executory Contract				\$ 242.00
Account No: 2481  Creditor # : 4  ComEd Company  Attn: Revenue Management Dept  2100 Swift Drive  Oak Brook IL 60523-1559		2008-04-01 Utility Bills				\$ 145.00
3 continuation sheets attached			Subt	tota Tota	•	\$ 772.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

In re William A.	Rodriguez, Jr.	
<u> </u>	Debtor(s)	

Case No.\_

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code,	J.		Date Claim was Incurred, and Consideration for Claim.	,	Da	3	Amount of Claim
And Account Number (See instructions above.)	Co-Debtor	JJ	If Claim is Subject to Setoff, so State.  Husband Wife  Joint Community	Contingent	Unliquidated	Disputed	
Account No: 2481  Representing: ComEd Company			HARVARD COLLECTION 4839 N ELSTON AVE CHICAGO IL 60630				
Account No: 0702  Creditor # : 5  HSBC Card Services  P. O. Box 17051  Baltimore MD 21297-1051			2003-05-01 Credit Card Purchases				\$ 10,686.90
Account No: 0702  Representing: HSBC Card Services			CACV OF COLORADO LLC 370 17TH ST STE 5000 DENVER CO 80202				
Account No: 0702  Representing: HSBC Card Services			Keith Shindler, Ltd. 1990 East Algonquin Road Suite 180 Schaumburg IL 60173				
Account No: 4991  Creditor # : 6 LVNV Funding LLC Po Box 740281 Houston TX 77274			2003-05-01 Arrearage on Executory Contract				\$ 919.00
Account No: 0684  Creditor # : 7  LVNV Funding LLC  Po Box 10584  Greenville SC 29603			Arrearage on Executory Contract				\$ 711.00
Sheet No. 1 of 3 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ched t	to Sc	chedule of  (Use only on last page of the completed Schedule F. Report also on Summand, if applicable, on the Statistical Summary of Certain Liabilities a	ary of S	Tot	al \$	\$ 12,316.90

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B6F (Official Form 6F) (12/07) - Cont.

In re William A. Rodriguez, Jr.	<u> </u>	Case No.	
Debtor(s)			(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife oint Community		Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4991  Creditor # : 8  LVNV Funding LLC  Po Box 10584  Greenville SC 29603			Arrearage on Executory Contract					\$ 929.00
Account No: 0684  Creditor # : 9 LVNV Funding LLC P.O. Box 740281 Houston TX 77274			2003-06-01 Arrearage on Executory Contract					\$ 704.00
Account No: 1467  Creditor # : 10  Midland 8875 Aero Drive Suite 200 San Diego CA 92123			Credit Card Purchases					\$ 3,949.00
Account No: 1467  Creditor # : 11 Midland Credit Mgmt 8875 Aero Drive San Diego CA 92123			2007-10-01 Credit Card Purchases					\$ 3,949.00
Account No: 0319  Creditor # : 12  Neurologic Care Ass'n  Illinois Collection SE  8231 185th St., Suite 100  Tinley Park IL 60487			2007-12-01 Medical Bills					\$ 1,130.00
Account No: 6861  Creditor # : 13  Nicor Gas  P. O. Box 2020  Aurora IL 60507-2020			2002-11-09 Utility Bills					\$ 258.00
Sheet No. 2 of 3 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	tached t	o So	chedule of  (Use only on last page of the completed Schedule F. Report also on Stand, if applicable, on the Statistical Summary of Certain Liabiliti	ummary	of S	tota Tota ched ted D	al \$ ules	\$ 10,919.00

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B6F (Official Form 6F) (12/07) - Cont.

nre William A. Rodriguez, Jr.	, Case No.	
Debtor(s)		(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor # : 14 Personal Physicians Illinois Collection SE 8231 185th St., Suite 100 Tinley Park IL 60487  Account No: 4360 Creditor # : 15 Personal Physicians Illinois Collection SE 8231 185th St., Suite 100 Tinley Park IL 60487  Account No: 5079 Creditor # : 16 Resurrection Se ATG Credit LLC 1043 Grandville Chicago IL 60660  Utility Bills  Utility Bills  Utility Bills  Utility Bills   2004-10-01  Medical Bills  2004-10-01  \$ 100 Medical Bills  Account No: 5079  Account No: 5079  Creditor # : 16 Resurrection Se ATG Credit LLC 1043 Grandville Chicago IL 60660	Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	and If CI Husband Wife Joint	e Claim was Incurred, Consideration for Claim. laim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
### ### ##############################	Creditor # : 14		<u> </u>	2004-1	10-01				\$ 64.00
Medical Bills   Medical Bills	Illinois Collection SE 8231 185th St., Suite 100								
Creditor # : 16 Resurrection Se ATG Credit LLC 1043 Grandville Chicago IL 60660  Account No: 0623  Creditor # : 17 Worlds Foremost Bank 4800 Nw 1st St. Suite 300 Lincoln NE 68521  Account No:  Medical Bills  Medical Bills  Medical Bills  Account No: 0623  2000-12-01 Arrearage on Executory Contract  Arrearage on Executory Contract  Account No:	Creditor # : 15 Personal Physicians Illinois Collection SE 8231 185th St., Suite 100								\$ 100.00
Creditor # : 17 Worlds Foremost Bank 4800 Nw 1st St. Suite 300 Lincoln NE 68521  Account No:	Creditor # : 16 Resurrection Se ATG Credit LLC 1043 Grandville								\$ 76.00
	Creditor # : 17 Worlds Foremost Bank 4800 Nw 1st St. Suite 300								\$ 2,635.00
Account No:	Account No:								
	Account No:								
Sheet No. 3 of 3 continuation sheets attached to Schedule of Subtotal \$ \$ 2,875 Creditors Holding Unsecured Nonpriority Claims		tached t	to So	chedule of				· -	\$ 2,875.00

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nre William A. Rodriguez, Jr.	/ Debtor	Case No.	
		•	(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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In re <i>Willia</i>	am A.	Rodriguez,	Jr.	/ Debtor	Case No.	
					_	(if known)

#### SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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nre William A. Rodriguez, Jr.	, Case No	
Debtor(s)		(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

\$ \$ \$	AGE(S): 7  SPO  DEBTOR 5,000.00 0.00 5,000.00	\$\$\$	SPOUSE	0.00
\$ \$ \$	DEBTOR 5,000.00 0.00 5,000.00	\$\$\$	SPOUSE	
\$ \$ \$	5,000.00 0.00 5,000.00	\$	SPOUSE	
\$ \$ \$	5,000.00 0.00 5,000.00	\$	SPOUSE	
\$ \$ \$	5,000.00 0.00 5,000.00	\$	SPOUSE	
\$ \$ \$	5,000.00 0.00 5,000.00	\$	SPOUSE	
\$ \$ \$	5,000.00 0.00 5,000.00	\$	SPOUSE	
\$ \$ \$	0.00 5,000.00	\$		
\$ \$	·	\$		
\$ \$	1.600.00			0.0
\$ \$	0.00 0.00 0.00	*		0.00 0.00 0.00
\$	1,600.00	\$		0.0
\$	3,400.00	\$		0.0
\$ \$ \$ \$	0.00 0.00 0.00 0.00			0.00 0.00 0.00
\$ \$				0.0
\$	0.00	\$		0.0
\$	0.00	\$		0.0
\$	3,400.00	\$		0.0
	<u>\$</u>	3,40	00.00	
	\$66 6 6	\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00	\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ \$ \$	\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ \$ 0.00 \$ \$ \$ 0.00 \$ \$ \$ 0.00 \$ \$ \$ 0.00 \$ \$ \$ \$

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re William A. Rodrig	uez, Jr.	, Case N	o
	Debtor(s)		(if known)

### SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

	1	
Rent or home mortgage payment (include lot rented for mobile home)	. \$	750.00
a. Are real estate taxes included? Yes   No		
b. Is property insurance included? Yes  No		
2. Utilities: a. Electricity and heating fuel	\$	215.00
b. Water and sewer	\$	0.00
c. Telephone	\$	105.00
d.Other <b>Cellular Phone</b>	\$	165.00
Other Cable T.V./Satellite Dish	\$	87.00
Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	250.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	50.00
	\$	17.00
Medical and dental expenses     Transportation (not including car payments)	γ \$	640.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	٠	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	30.00
	œ.	50.00
a. Homeowner's or renter's	<u>\$</u>	0.00
b. Life	φ e	0.00
c. Health		105.00
d. Auto	\$	
e. Other		0.00
Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	535.00
b. Other: Child Care	\$	75.00
c. Other:	\$	0.00
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	864.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: Parking Fees/Tolls	\$	80.00
Other: <b>Union Dues</b>	\$	26.00
Other:	\$	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	œ.	4,314.00
	\$	4,314.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	3,400.00
b. Average monthly expenses from Line 18 above	\$	4,314.00
c. Monthly net income (a. minus b.)	\$	(914.00)

## **UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re William A. Rodriguez, Jr.		Case No.			
		Chapter	7		
	/ Debtor				

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 3,950.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 2,244.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 1,300.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 26,882.90	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 3,400.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,314.00
ТОТ	AL	16	\$ 3,950.00	\$ 30,426.90	

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## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re William A.	Rodriguez,	Jr.			Case No.		
					Chapter	7	
				/ Debtor			

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 1,300.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule	\$ 0.00
E Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 1,300.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 3,400.00
Average Expenses (from Schedule J, Line 18)	\$ 4,314.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 5,000.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 1,300.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 26,882.90
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 26,882.90

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Case No. In re William A. Rodriguez, Jr. (if known) Debtor

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	re under penalty of perjury that I hav to the best of my knowledge, inform	e read the foregoing summary and schedules, consisting of sheets, and that they are true and nation and belief.
Date:	8/18/2008	Signature /s/ William A. Rodriguez, Jr. William A. Rodriguez, Jr.
		[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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# Document Page 32 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: William A. Rodriguez, Jr.

Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007 (m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:\$35,000.00 Last Year:\$65,000.00 Year before:\$60,000.00

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

X

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

spouses are sep

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Stayed Pending

Bankruptcy

CACV of Colorado, LLC v. William Rodriguez, Jr., 07 -M1-207831 Collection

In the First Circuit Court of Cook County, Illinois, Municipal Department, First District

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

\$0.00

NAIVIL OF FATER IF OTHER THAN DEBTOR

Payee: Marlin E. Kirby

*Address:* 

675 West Lake Street

Suite 136

Oak Park, IL 60301-1473

Date of Payment: August 13,

2008

Payor: William A. Rodriguez,

Jr.

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filled, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

None

For the purpose of this question, the following definitions apply:

 $\boxtimes$ 

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Form 7	<sub>7 (12/07)</sub> Case 08-21598	Document Page 36 of 44	
None		eedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a permental unit that is or was a party to the proceeding, and the docket number.	arty.
	18. Nature, location and name	e of business	
None	<ul> <li>a. If the debtor is an individual, list the businesses in which the debtor was a employed in a trade, profession, or other.</li> </ul>	the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates or nofficer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was a ser activity either full- or part-time within six years immediately preceding the commencement of this case, or in which string or equity securities within six years immediately preceding the commencement of this case	self-
		list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of the variable of the voting or equity securities, within six years immediately preceding	
		list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of the voting or equity securities within six years immediately preceding	
None	b. Identify any business listed in response	e to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.	
[If com	npleted by an individual or individual and	spouse]	
	are under penalty of perjury that I have refer true and correct.	ead the answers contained in the foregoing statement of financial affairs and any attachments thereto and that	
	Date 08/18/2008	Signature /s/ William A. Rodriguez, Jr. of Debtor	<del>-</del>
	Date	Signature of Joint Debtor (if any)	<del>-</del>

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	LACILINID	14101014				
nre <b>William A. Rodriguez, Jr.</b>		Case No. Chapter 7				
			Debtor			
CHAPTER 7 INI	DIVIDUAL DEBTOR'S	S STATEME	ENT OF I	NTENTIO	N	
☑ I have filed a schedule of assets and liabilities whi	ch includes debts secured by pro	perty of the estate.				
☐ I have filed a schedule of executory contracts and	unexpired leases which includes	personal property	subject to an ι	unexpired lease	<b>.</b>	
☐ I intend to do the following with respect to the prop	perty of the estate which secures	those debts or is s	ubject to a leas	se:		
Description of Secured Property	Creditor's Name			Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2001 Dodge Dakota	Americredit			X		X
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	Signature of D	ebtor(s)				
Date: <u>08/18/2008</u>	Debtor: /s/ William	A. Rodrigu	ez, Jr.			
Date:	Joint Debtor:					

Rule 2016(b) (8) (a) See 08-21598 Doc 1 Filed 08/18/08 Entered 08/18/08 01:55:00 Desc Main Document Page 38 of 44

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	William A. R	Rodriguez,	Jr.		Case No. Chapter	
				/ Debtor		
	Attorney for Debtor:	Marlin E.	Kirby			

## **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 08/18/2008 Respectfully submitted,

X /s/ Marlin E. Kirby

Attorney for Petitioner: Marlin E. Kirby

Law Office of Marlin E. Kirby

675 West Lake Street

Suite 136

Oak Park IL 60301-1473

Certificate Number: 05741-ILN-CC-004594965

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on August 4, 2008	, at	2:29	o'clock PM CDT,
William A. Rodriguez Jr.		receive	ed from
Institute for Consumer Credit Education			
an agency approved pursuant to 11 U.S.C.	§ 111 to p	provide credi	it counseling in the
Northern District of Illinois	, an	individual	[or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111.		
A debt repayment plan was not prepared	If a do	ebt repaymer	nt plan was prepared, a copy of
the debt repayment plan is attached to this	certificate	е.	
This counseling session was conducted by	telephone		
Date: August 4, 2008	Ву	Ozell	Edwards
	Name	Ozell Edwar	
	Title	Director of C	Counseling

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

N RE	WILLIA	AM A. RODRIGUEZ, JR.	)	Chapter 7 Bankruptcy Case No.
	Debtor	(s)	)	
		Signed by Debtor(s) of	or C	NG ELECTRONIC FILING Corporate Representative ling over the Internet
PART A.		CLARATION OF PETITIONER completed in all cases.		Date: August 2, 2008
given m filed peti Chapter DECLAI addition	s), corpor y (our)att tion, staten 7 Filing Fe RATION to to the petiti ections 707	orney, including correct social security to ments, schedules, and if applicable, application e, is true and correct. I(we) consent to my(out to the United States Bankruptcy Court. I(we) to ion. I(we) understaand that failure to file this (a) and 105.	decla numl n to p r) att under DEC	N/A , the undersigned are under penalty of perjury that the information I(we) have aber(s) and the information provided in the electronically pay filing fee in installments, and Application for Waiver of the torney sending the petition, statements, schedules, and this arstand that this DECLARATION must be filed with the Clerk in CLARATION will cause this case to be dismissed pursuant to 11 cetitioner is an individual (or individuals) whose
ь.			_	o has (or have) chosen to file under chapter 7.
	<b>₽</b>		ible	d under chapter 7, 11, 12, or 13 of Title 11 United States under each such chapter; I(we) choose to proceed under dance with chapter 7.
C.		checked and applicable only if the yentity.	; pe	etition is a corporation, partnership, or limited
		I declare under penalty of perjury that that I have been authorized to file this paccordance with the chapter specified in	etiti	nformation provided in this petition is true and correct and ion on behalf of the debtor. The debtor requests relief in e petition.
	Signature	e: Weller Loring be (Debtor or Corporate Officer, Pariner o	<u></u>	Signature:
		(Deptor or Corporate Officer, Partner of	r Me	ember) (Joint Debtor)

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IN RE	Ξ:			Chapter Bankruptcy Case No.
	Debtor	(s)	) ) )	
		<b>DECLARATION REGARD</b> Signed by Debtor(s) or Corpor		
PART A.		CLARATION OF PETITIONER completed in all cases.		Date:
have gi electron petition this DE	(s), corportiven my (or mically file in, statement ECLARAT	our)attorney, including correct social security and petition, statements, and schedules is true ats, schedules, and this DECLARATION to	ty i e a o th	, the undersigned re under penalty of perjury that the information I(we) number(s) and the information provided in the nd correct. I(we) consent to my(our) attorney sending the ne United States Bankruptcy Court. I(we) understand that to the petition. I(we) understand that failure to file this at to 11 U.S.C. sections 707(a) and 105.
B.		• • •		itioner is an individual (or individuals) whose has (or have) chosen to file under chapter 7.
			e u	under chapter 7, 11, 12, or 13 of Title 11 United States nder each such chapter; I(we) choose to proceed under the with chapter 7.
C.		checked and applicable only if the p y entity.	et	ition is a corporation, partnership, or limited
			itic	formation provided in this petition is true and correct and on on behalf of the debtor. The debtor requests relief in petition.
	Signature	e: (Debtor or Corporate Officer, Partner or M	Леі	Signature:(Joint Debtor)
PART	II - DE	CLARATION OF ATTORNEY		Date:
comple schedu Bankru chapter	ete and cor les, and sta aptcy Cour 7, 11, 12	rect to the best of my knowledge. The deb atements. I will give the debtor(s) a copy of t. If an individual, I further declare that I h	otor of a nav hav	ove debtor's(s') petition and that the information is (s) will have signed this form before I submit the petition, all forms and information to be filed with the United States e informed the petitioner(s) that they may proceed under we explained the relief available under each such chapter. owledge.
		Signature of Attorney:		
		Typed or Printed Name of Attorn	161/	•

## UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## **Chapter 7**: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 fling fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years

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or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11**: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

Printed name and title, if any, of Bankruptcy Petition Preparer	-	mber (If the bankruptcy petition individual, state the Social Security
Address:	number of the office partner of the bank	cer, principal, responsible person, or cruptcy petition preparer.) (Required
X	by 11 U.S.C. § 11	0.)
Signature of Bankruptcy Petition Preparer or officer,		
principal, responsible person, or partner whose Social		
Security number is provided above.		
Certifica	te of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and	read this notice.	
	X	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	

Signature of Joint Debtor (if any)

Date

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Form B 21 Official Form 21 (12/03)

#### FORM 21. STATEMENT OF SOCIAL SECURITY NUMBER

UNITED STATES BANKRUPTCY COURTDISTRICT OF						
In re	)					
Debtor	) ) Case No					
Address	) ) )					
	) Chapter					
Employer's Tax Identification (EIN) No(s). [if any]:  Last four digits of Social Security No(s).:						
STATEMENT OF SOCIAL SECURITY						
1. Name of Debtor (enter Last, First, Middle):(Check the appropriate box and, if applicable, provide the	e required information.)					
Debtor has a Social Security Number and it is						
Debtor does not have a Social Security Numb	er.					
2. Name of Joint Debtor (enter Last, First, Middle):(Check the appropriate box and, if applicable, provide the	e required information)					
Joint Debtor has a Social Security Number and	d it is:					
Joint Debtor does not have a Social Security N	Tumber.					
I declare under penalty of perjury that the foregoing is tru	e and correct.					
XSignature of Debtor	Date					
XSignature of Debtor	Date					

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

<sup>\*</sup>Joint debtors must provide information for both spouses.